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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group Art Unit: 3693

Examiner: Weisberger, Richard C.

RESPONSE TRANSMITTAL

Attorney Docket No.: G08.151/U

PTO Customer Number 28062

Buckley, Maschoff & Talwalkar LLC

Five Elm Street

New Canaan, CT 06840

CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office at facsimile number (571) 273-8300 on October 5, 2006.

Dated: October 5, 2006

By:

Randolph P. Calhoun

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

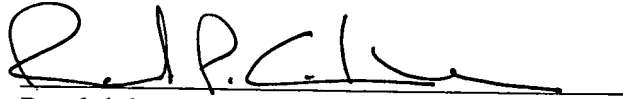
Transmitted herewith for filing are:

1. ☒ Response to Non-Final Office Action mailed July 05, 2006.
2. ☒ While no fees are believed due in conjunction with this response, the Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.
 - i. ☒ Credit any overpayment.
 - ii. ☒ Charge any additional fees required under 37 CFR 1.16 and 1.17.

COPY

Respectfully submitted,

October 5, 2006
Date

A handwritten signature in black ink, appearing to read "R. P. Calhoun", written over a horizontal line.

Randolph P. Calhoun
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FACSIMILE TRANSMITTAL SHEET

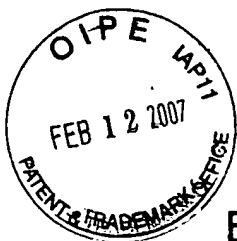
TO: Central Facsimile Number for Official Patent-Related Correspondence (Examiner Weisberger, Richard C.)	FROM: Randy Calhoun
COMPANY: U.S. Patent and Trademark Office	DATE: October 5, 2006
FACSIMILE NO: 1-571-273-8300	TOTAL NO. OF PAGES INCLUDING COVER: 12
RE: Application Serial No.: 09/723,694 First Named Inventor: Bridges, Tim – Group Art Unit: 3693 – Atty. Ref. No.: G08.151/U	SENDER'S TELEPHONE No: 203-972-5985

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Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: BRIDGES et al.

Application No.: 09/723,694

Filing Date: 11/28/2000

For: REDUCTION OF FINANCIAL
INSTRUMENT VOLATILITY

)
) Group Art Unit: 3693
)
) Examiner: Weisberger, Richard C.
)
) **AMENDMENT and RESPONSE** to July
) 5, 2006 Non-Final Office Action
)
) Attorney Docket No.: G08.151/U
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) **PTO Customer Number 28062**
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Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed July 5, 2006, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.